

In re:
Julia C. McCartha
Debtor

Case No. 22-11863-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 05, 2023

User: admin
Form ID: 167

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:

Recip ID	Recipient Name and Address
db	+ Julia C. McCartha, 3736 Bonsall Avenue, Drexel Hill, PA 19026-3014
14706070	+ Marriott Empl Fed Cr U, 10400 Fernwood Rd Ste LI, Bethesda, MD 20817-1102
14706072	+ Marriott Employees' Federal Credit Union, 10400 Fernwood Rd Ste LI, Bethesda, MD 20817-1102
14706858	+ Rocket Mortgage, LLC, c/o Rebecca Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14706587	+ U.S. Department of Housing and Urban Development, 100 Penn Square East, 11TH FLOOR, Philadelphia, Philadelphia, PA 19107-3325
14706081	+ Veritas Auto, 8616 Freeport Parkway, Irving, TX 75063-2575

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14706054	+ Email/Text: bky@americanprofit.net	Dec 06 2023 00:40:00	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
14706055	+ Email/Text: bky@americanprofit.net	Dec 06 2023 00:40:00	American Profit Recovery, 34505 W. 12 Mile Road, Farmington Hills, MI 48331-3258
14706056	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2023 00:41:02	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14706057	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2023 00:41:27	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14713943	+ Email/PDF: ebn_ais@aisinfo.com	Dec 06 2023 00:41:15	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14706058	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 06 2023 00:40:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14706059	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 06 2023 00:40:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
14706061	+ Email/Text: electronicbkydocs@nelnet.net	Dec 06 2023 00:40:00	Dept Of Ed/582/nelnet, Po Box 82561, Lincoln, NE 68501-2561
14706060	+ Email/Text: electronicbkydocs@nelnet.net	Dec 06 2023 00:40:00	Dept Of Ed/582/nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
14706063	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 06 2023 00:41:14	Exeter Finance LLC, Po Box 166097, Irving, TX 75016-6097
14706062	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 06 2023 00:41:13	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
14706064	+ Email/Text: bankruptcy@firstelectronic.com	Dec 06 2023 00:40:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
14706065	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 06 2023 00:40:00	First Electronic Bank, Po Box 4499, Beaverton, OR 97076-4499

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14706067	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	Dec 06 2023 00:40:00	First Investors Financial Dept, 3065 Akers Mill Road, Atlanta, GA 30339-3124
14706066	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	Dec 06 2023 00:40:00	First Investors Financial Dept, Attn: Bankruptcy, 3065 Akers Mill Rd Se, Ste 700, Atlanta, GA 30339-3124
14706069	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 06 2023 00:41:02	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14706068	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 06 2023 00:41:15	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14707250	Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 00:41:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14706071	+ Email/Text: MVWBANKRUPTCY@MVWC.COM	Dec 06 2023 00:40:00	Marriott Employees' Federal Credit Union, Attn: Bankruptcy, Po Box 6006, Bethesda, MD 20827-6006
14707922	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 00:41:06	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14722572	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 00:41:02	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
14717941	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 06 2023 00:40:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14706073	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 06 2023 00:40:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14706074	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 06 2023 00:40:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
14706075	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 00:41:03	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14706076	Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 00:41:02	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
14706789	^ MEBN	Dec 06 2023 00:29:02	Rocket Mortgage, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14711071	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 06 2023 00:40:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
14708826	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 06 2023 00:40:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
14706079	Email/Text: bankruptcy@springoakscapital.com	Dec 06 2023 00:40:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
14706080	Email/Text: bankruptcy@springoakscapital.com	Dec 06 2023 00:40:00	Spring Oaks Capital, Llc, P.o. Box 1216, Chesapeake, VA 23327
14706077	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 06 2023 00:40:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14706078	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 06 2023 00:40:00	Santander Consumer USA, Po Box 961211, Fort Worth, TX 76161-0211
14712489	+ Email/Text: electronicbkydocs@nelnet.net	Dec 06 2023 00:40:00	US Department of Education c/o Nelnet, 121 S 13TH ST, Lincoln, NE 68508-1904
14721728	+ Email/PDF: ebn_ais@aisinfo.com	Dec 06 2023 00:41:14	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 35

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PYOD, LLC, Resurgent Capital Services, P.O. Box 19008, Greenville, SC 29602-9008

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
GEORGETTE MILLER	on behalf of Debtor Julia C. McCartha bky@dilworthlaw.com miller.georgette93726@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Julia C. McCarthy
Debtor(s)

Case No: 22-11863-pmm
Chapter: 13

NOTICE OF HEARING

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable
Patricia M. Mayer , United States Bankruptcy Judge to consider:

Debtor's Objection to Certification of Default filed by Creditor
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken
Loans Inc. Filed by Julia C. McCarthy.

on: 1/10/24

at: 01:00 PM

in: Courtroom #1, 900 Market Street, Philadelphia, PA
19107

Date: 12/5/23

For The Court

Timothy B. McGrath
Clerk of Court